

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Robert S. Bowen  
 Agnes P. Bowen  
 Debtors

Case No. 12-18252-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 1  
 Total Noticed: 13

Date Rcvd: Dec 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2017.

db/jdb +Robert S. Bowen, Agnes P. Bowen, 301 West Market Street, Apt. 5,  
 Perkasio, PA 18944-4801  
 13371950 +Diana M. Dixon, Esq., 107 N. Broad Street, Suite 307, Doylestown, PA 18901-3755  
 12859583 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
 12862015 Marine Federal Credit Union, PO Box 1336, Jacksonville NC 28541-1336

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: bankruptcy@phila.gov Dec 23 2017 00:42:25 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 23 2017 00:41:52  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 23 2017 00:42:22 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13227460 EDI: BANKAMER.COM Dec 23 2017 00:43:00 Bank of America, 4161 Piedmont Parkway,  
 Greensboro, NC 27410

12875656 E-mail/Text: bankruptcy@bbandt.com Dec 23 2017 00:41:45 Branch Banking & Trust Company,  
 PO Box 1847, Wilson NC 27894

12868087 EDI: CAPITALONE.COM Dec 23 2017 00:43:00 Capital One, N.A., PO Box 71083,  
 Charlotte, NC 28272-1083

12846634 +EDI: IRS.COM Dec 23 2017 00:43:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346  
 12937589 EDI: PRA.COM Dec 23 2017 00:43:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541

13003661 +EDI: WFFC.COM Dec 23 2017 00:43:00 Wells Fargo Bank, N.A.,  
 Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard,  
 Fort Mill, Sc 29715-7203

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 24, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2017 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com  
 ANDREW F GORNALL on behalf of Creditor BANK OF AMERICA, N.A. agornall@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 DIANA M. DIXON on behalf of Debtor Robert S. Bowen dianamdixonesq@gmail.com  
 DIANA M. DIXON on behalf of Joint Debtor Agnes P. Bowen dianamdixonesq@gmail.com  
 LOUIS P. VITTI on behalf of Creditor Marine Federal Credit Union jennifer@vitttilaw.com,  
 tiffany@vitttilaw.com  
 THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 8

**Information to identify the case:**

Debtor 1 **Robert S. Bowen**  
First Name Middle Name Last Name  
Debtor 2 **Agnes P. Bowen**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8811**

EIN --

Social Security number or ITIN **xxx-xx-7080**

EIN --

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **12-18252-amc**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert S. Bowen

Agnes P. Bowen

12/21/17

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**